Date: Aug 23, 2006

Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

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Comments:

I feel that banks are already strictly regulated in the area of knowing and proving a customer's idenity. This proposal would be a repeat of procedures already in place at all banks due to other government regulations.